

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOLINDA MACK

Debtor(s)

Case No. 09-49275

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/30/2009.
- 2) The plan was confirmed on 02/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/05/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/19/2013.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,910.00.
- 10) Amount of unsecured claims discharged without payment: \$4,060.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$30,831.08
Less amount refunded to debtor \$3,606.21

NET RECEIPTS: \$27,224.87

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,458.33
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,458.33

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	1,700.00	1,471.84	1,471.84	1,471.84	0.00
AFFINITY CASH LOANS	Unsecured	225.00	581.20	581.20	581.20	0.00
AMERICAN GENERAL FINANCE	Secured	6,372.00	6,254.31	6,254.31	6,254.31	260.33
AMERICASH LOANS LLC	Unsecured	850.00	977.00	977.00	977.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	463.00	463.95	463.95	463.95	0.00
BROTHER LOAN & FINANCE	Unsecured	1,500.00	1,521.03	1,521.03	1,521.03	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	400.00	353.00	353.00	353.00	0.00
CITY OF CHICAGO WATER DEPT	Secured	600.00	866.28	600.00	600.00	19.28
CITY OF NORTHLAKE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
DYCK O'NEAL INC	Secured	3,500.00	NA	NA	0.00	0.00
FEDERAL NATIONAL MORTGAGE AS	Unsecured	0.00	3,471.50	0.00	0.00	0.00
HOLY CROSS HOSPITAL	Unsecured	740.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,298.00	NA	NA	0.00	0.00
MERCY PHYSICIAN BILLING	Unsecured	100.00	NA	NA	0.00	0.00
MIDLAND ORTHOPEDIC ASSOCIATE	Unsecured	500.00	NA	NA	0.00	0.00
NATIONAL QUIK CASH	Unsecured	1,000.00	960.00	960.00	960.00	0.00
NW COLLECTOR	Unsecured	270.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	8,000.00	3,800.54	3,800.54	3,800.54	0.00
OCWEN LOAN SERVICING LLC	Secured	150,000.00	146,588.30	150,388.84	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	875.00	861.76	861.76	861.76	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,100.00	967.80	967.80	967.80	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,100.00	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	1,400.00	1,203.00	1,203.00	1,203.00	0.00
TCF NATIONAL BANK	Unsecured	900.00	NA	NA	0.00	0.00
VANTIUM CAPITAL	Unsecured	1,407.00	3,471.50	3,471.50	3,471.50	0.00
WOW INTERNET AND CABLE	Unsecured	200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$150,388.84	\$0.00	\$0.00
Mortgage Arrearage	\$3,800.54	\$3,800.54	\$0.00
Debt Secured by Vehicle	\$6,254.31	\$6,254.31	\$260.33
All Other Secured	\$600.00	\$600.00	\$19.28
TOTAL SECURED:	\$161,043.69	\$10,654.85	\$279.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,832.08	\$12,832.08	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,458.33</u>
Disbursements to Creditors	<u>\$23,766.54</u>
TOTAL DISBURSEMENTS :	<u>\$27,224.87</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/26/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.